Chart 1

Monthly Insurance Rates For Active Employee

Basic Life, Health Insurance Coverage (Non-Medicare Plans), and Dental/Vision Coverage

Rates For Monthly Payroll Deduction, and Direct Payment Purposes

Effective For The Premium Due July 1, 2007

	Premium Amount To Be Deducted on Payroll				Full Cost	
Type Of Coverage	Premium For Active Employees				Premium	
Dental/Vision Coverage:	Individual Coverage		Family Coverage		Individual	Family
Indemnity Plan		\$4.84		\$14.98	\$32.24	\$99.89
PPO Plan		3.45		10.67	22.98	71.15
	For Employees Hired		For Employees Hired		Full Cost	
	On or before June 30, 2003 After June 30, 2003		Premium			
Basic Life \$5,000 Coverage Only	\$1.03		\$1.37		\$6.85	
Health Plan Costs	Individual	Family	Individual	Family	Individual	Family
(Including Basic Life \$5,000 Insurance)	Coverage	Coverage	Coverage	Coverage	Coverage	Coverage
Commonwealth Indemnity Plan Basic with CIC*	\$124.23	\$288.16	\$158.06	\$366.67	\$699.34	\$1,622.85
Commonwealth Indemnity Plan Basic without CIC	101.49	235.54	135.32	314.05	676.60	1,570.23
Commonwealth Indemnity Plan Community Choice*	48.66	115.24	66.49	157.52	356.63	845.72
Commonwealth Indemnity Plan PLUS*	65.01	153.63	88.85	210.02	476.80	1,127.73
Fallon Community Health Plan-Direct Care	56.01	132.91	74.68	177.21	373.41	886.04
Fallon Community Health Plan-Select Care	65.92	154.98	87.89	206.64	439.46	1,033.19
Harvard Pilgrim Independence Plan*	70.47	168.87	94.69	226.93	484.45	1,161.20
Health New England	60.24	147.72	80.32	196.96	401.60	984.80
Navigator by Tufts Health Plan*	65.27	156.94	88.83	213.63	471.27	1,133.89
NHP Care	59.47	155.80	79.30	207.73	396.48	1,038.64

CIC: Catastrophic Illness Coverage

Individual CIC:\$22.74/monthly

Family CIC: \$52.62/monthly

** The subsidized amount is for catastrophic Illness Coverage (CIC).

Health Plan	Individual	Family
Commonwealth Indemnity Plan Basic with CIC**	\$9.73	\$22.70
Commonwealth Indemnity Plan Community Choice	4.84	11.62
Commonwealth Indemnity Plan PLUS	6.51	15.53
Harvard Pilgrim Independence Plan	2.20	5.31
Navigator by Tufts Health Plan	5.42	13.15

^{*} The Employee share of the rates for these plans has been reduced by the following subsidized amounts from the employees' premium reserves.